

My name is Angela Humrich I am the spouse and 24 hour caregiver for My husband Jeff. I would like to address the Michigan No Fault Insurance. On January 7th 2011 our lives forever changed not just ours but our 3 kids ages then 13, 10 and 7 as well . We paid our premiums but never truly understood our benefits until that day all from a 25 mph one car accident in a storm storm. Yes something so simple my husband had now became a quadriplegic with a level c3 c4 injury unable to feel or move from the neck down. He was taken to the University of Michigan where he had surgery and remained with daily therapy. He is reliant on a wheelchair, 24 hour attendant care for most every need including urinating, and bowel movements which require assistance. Supplies just to go the bathroom average the \$5000 a month, durable equipment that's needed for him to help exercise at home , ramps, van, medications, therapy to continue progressing, these are just some things.

I've heard many arguments about this issue and getting rid of it none of which makes sense seems to me maybe they need to go and start investigating the insurance company and money that's wasted while they argue fight turn your life upside down to not pay benefits you paid for. I first hand lived it watched thousands of dollars go out the window. As they delay deny and defend their actions and force the hand for a fight where you have no choice but to get legal assistance.

They claim they want you to live the best life possible so how is taking away that chance exactly do that? Maybe before you decide you should sit in a wheelchair a week never get out w no assistance , have to wait until someone sets you up in a sit position, help you eat, drink, not be able to go the bathroom until someone helps have to relay on someone 24 hrs could you survive??? Would it maybe make you think different??

My husband is a father of 3 , a son , a brother, uncle, loved hunting, snowmobiling, fishing, was a hard worker his whole life without the insurance we wouldn't survive he would not be able to continue to progress. The hope that he could walk his daughter down the isle, these people aren't just claims and numbers I hope you never end up in this position. I hope it was your child, spouse, mom, dad you would want them to have the best advantages to progress.

With this said the definition of accident " a unfortunate incident that happens unexpectedly

and unintentionally, typically resulting in damage or injury" remember it don't happen based on status, you can be a greeter at Walmart, a lawyer, or even any of you. don't make you exempt accidents don't pick and choose. It can happen to you or your family.

Thank you

Angela and Jeff Humrich